

Shoals Shorts

Registration Now at SCS

FLORENCE—Shoals Christian School in Florence is now enrolling for the Fall term that begins August 3.

The Daycare & Early Preschool schedule is from 7:30am - 5:30pm. Openings are available in two classes, ages 1-2 and ages 2-3 with age-appropriate lessons taught daily.

Daycare and preschool are located at the corner of Heathrow Drive and Cloverdale Road

K4-12th grades has in-person or online instruction available.

SCS is accredited by Cognia and the ACSI and features strong academics, dual enrollment opportunities with up to 32 hours of college credit, highly-qualified faculty, Bible classes daily/chapel weekly, performing arts, and AHSAA athletics for boys and girls. Financial aid is available.

The school is located at 301 Heathrow Dr. Call 256-767-7070 or visit www.shoalschristian.org for more information.

Independent Adds Advisor

SHEFFIELD—Bank Independent recently announced that **Timothy Wakefield** has joined Independent Investments Group located at 210 South Pine Street in Florence, a financial advisory practice of Ameriprise Financial

See SHORTs... on Page 2

Always Here... and We Mean Business!

219 W Tennessee St. Florence, AL 35630 256-764-4268

Volume 136 Number 40

July 29, 2020

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Shoals' Young Ambassador



Seat

WASHINGTON, D.C.—Two Alabama students have been named National Youth and Young Adult Ambassadors by the Campaign for Tobacco-Free Kids for demonstrating leadership in fighting tobacco use in their communities. Summer Harrison, 14, is from Gordan, AL and is a rising freshman. Carson Seat, 15, is from Sheffield and is an incoming sophomore.

These young leaders were among 133 young adults from 33 states who participated in the Campaign for Tobacco-Free Kids' Digital Advocacy Symposium. This was a five-day online training session focused on building

See SEAT... on Page 11

Hybrid Included

with Online and Traditional Classes at NW-SCC

MUSCLE SHOALS— Northwest-Shoals Community College will offer students hybrid, online, and traditional face-to-face classes in a reduced-capacity this fall.

According to NW-SCC President Dr. Glenda Colagross, NW-SCC will offer classes for students who prefer virtual and traditional learning environments.

"Our goal is to offer our students classes in a variety of delivery methods to help them learn in a safe environment that is the most



online, traditional, and hybrid classes. Students will meet with the instructor at least one day each week with the remainder of

See NW-SCC...
on Page 6

comfortable for them," said Colagross.

New class options for the fall semester include those taught exclusively face-to-face classes. Students will meet



Potts Leads Pride of Winners

FLORENCE – The University of North Alabama has announced the winners of the annual Homecoming awards with the event scheduled to take place October 29-31.

"This is an exceptional group of individuals we're honoring this year," said Justin "Bishop" Alexander, the Director of Alumni Relations at UNA.

"Our committees worked earlier this summer to select those who best embody each of the awards, and the list speaks volumes of the caliber of UNA's alumni and friends."

The winners are:

- Lifetime Achievement Award:

Dr. Robert L. Potts, of Florence.

- Alumni of the Year Award: **Tyrone Jerrell Dennis, of Lithona, GA**, graduated in 2002 with a Bachelor of Science degree in Criminal Justice and Sociology.
- Friend of the University: **UNA Police Officer Gregory M. Kirby and K9 Toby, of Killen.**
- Military Service Award: **Lt. Col. (Ret.) Joerle "JB" Blaine Blackman, of Fayetteville, GA**, graduated in 1984 with a Bachelor of Science in Business Administration and Marketing.
- Faculty/Staff Alumni Service Award:

See WINNERS... on Page 14

Inside this Issue



Oakley Auto Sales
National Advance Auto Sales
Jeff Elledge Auto Sales

- \$5 Sleeve
- Cat and Kids
- Dave Says
- Medicare Minute
- Hocus Focus



- Guest Commentary
- Randall on Real Estate
- Adopt-A-Friend
- Insurance Insights
- On Your Debt

Simple Acts of
Kindness

- A Census Cool Off
- Ask the Attorney
- Soap Updates
- SIGNS of the PAST



Online Only:

- Mystery Photo
- Outdoors
- Pet Talk
- Web Poll



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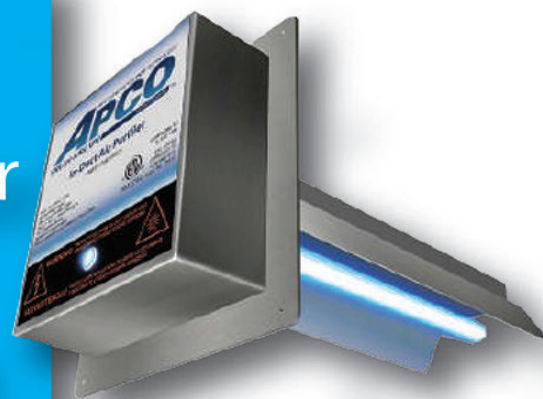
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Thanksgiving in July!!!

While remembering and counting blessings,
I list here, for you my 6 1/2 year old
great grandson's new song. He said he wrote.

Who wants to praise God?.....I do
Who wants to love God?.....I do
Who wants to serve God?.....I do
We love God, We Love God,
We Love God!

Take
DELIGHT
in the
LORD



Psalm 37:4

Shorts...

Independent Adds Advisor

Continued from Page 1

Services, LLC.
“We are excited to have Timothy Wakefield located at the Pine Street sales office. He shares our passion for helping clients achieve their financial goals,” said Rick Wardlaw, CEO of Bank Independent.

Through Ameriprise, Independent Investments Group clients have one-to-one advisor relationships, personalized advice, and access to a broad array of financial services and products such as retirement planning, mutual funds, brokerage accounts, college planning, and much more.

Wakefield is a Florence native with over six years of experience in the financial services industry. After earning his degree in Finance at the University of Alabama, Wakefield worked as a Financial Advisor with Merrill Lynch from 2008 to 2014 before opening and running a successful local business for five years.

“During these uncertain times, clients need personalized advice more than ever,” said Wakefield. “I look forward to leveraging the robust financial planning capabilities to serve my clients through Ameriprise.”

Wakefield serves on the Board of Directors for Big Brothers, Big Sisters of the Shoals, the Downtown Florence Alliance and Riverhill School. He and his wife, Katie, are the proud parents of two young children.

Keller Home Care Listed

RED BAY – Keller Home Care has been recognized by Strategic Healthcare Programs (SHP) as a Superior Performer for achieving an overall patient satisfaction score that ranked in the top 20% of all eligible SHP clients for the 2019 calendar year.

Keller Home Care is a home health partner of Helen Keller Hospital and Red Bay Hospital. It is part of a joint venture partnership with LHC Group, a national provider of in-home healthcare services with 32,000 employees operating locations in 35 states and the District of Columbia.

The professional clinicians and support staff at Keller Home Care

See SHORTs... Page 5

FOUND CAT: GREY TABBY, short haired, Cedar Townhomes in Florence, 256-810-8686.



FOUND BROWN & BLACK DOG, Stoney Point Rd. near Wilks Park Sub. House trained and friendly, weighs about 20 lbs. If you know who he belongs to call 256-366-3680 Florence

FOUND WEED EATER CORD on Pine Street, Florence, please call. 256-762-0133.

GE ELECTRIC SMOOTH TOP slide in stove, works great, \$290 256-648-1997 or 225-380-6772 Florence

BABY STROLLER, JEEP, 3 wheels, umbrella, 2 cup holders + storage. Real nice! \$50. 256-734-6677.

BUICK: LUCERNE, 2008 \$10,000, one owner, garage kept, non-smoker, 14K miles, 256-303-3415 Leave message, no calls after 9pm, Hartselle.

LARGE STUFFED TOY SLOTH, 4 ft. tall, paid \$120, selling \$25, 256-355-6501 Decatur area

MANSELL ROOFING, DISCOUNTS TO Veterans, and Seniors, all work guaranteed, Free estimates, 256-383-3218

HOME IMPROVEMENT AND BUILDING: siding, additions, garages, painting, decks, Free Estimates. 256-383-3218

HYUNDAI: ELANTRA, 2016 SE Black with tan interior, AM/FM CD player, SiriusXM, new tires, front brake pads & high beam bulbs. One owner great car and excellent gas mileage. Call or Text 256-483-5474 or 256-627-0139

BUYING BROKEN WASHERS AND Dryers. No Front Loads, 256-275-7699.

WANTED: GOOD USED TREATED LUMBER, any size, Call 256-275-7722 Waterloo, AL

MUSCLE SHOALS PRE-YARD SALE SALE. Get a sneak peak, booths available, volunteers okay. Call for details 256-483-7970

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Yard Sales

An exclusive listing of the better sales in the Shoals area.

To list your sale, fill out the form on page 6.

WE MUST receive your ad by Friday prior to the Wednesday release date. (8 days before a Saturday sale)

ROGERSVILLE MULTI-FAMILY YARD SALE, 102 Reynolds Dr. (Raineday Shores Sub.) Fri. & Sat., 6 am-until? Crystal stem ware, Furniture, Clothing, Home Decor, Dishes and more!

SHEFFIELD MULTI-FAMILY ESTATE/YARD SALE, 203 Wilson Dam Ave., (The Village Sub, corner of Wilson Dam Ave & Pickwick) Sat. 8am-1pm and Sun. 1pm-3pm. "Rain or Shine"

FLORENCE GARAGE SALE, 212 West Queensbury Lane, (Creekwood Sub.) Sat. 6am-1pm, Barbie Dolls, Jewelry, Women's clothes, Kitchen items & more!

TUSCUMBIA MOVING SALE, 822 Lamar Ave., (Richmond Hills Sub.) Sat., 7 am-until? Furniture, Outdoor equipment, Kid's toys, Household items, clothing: Men's, Women's & kids and much more! "Rain or Shine"

MUSCLE SHOALS GARAGE SALE, 309 W. Elmhurst Ave., (Off Woodward Ave. behind Taco Bell) Fri. & Sat. 6 am-noon, Toys, Clothes, Furniture, Computer, Make-up and more!

MUSCLE SHOALS: 109 UNION Avenue Fri. and Sat. 8AM-2PM, HUGY YARD SALE! Rain or Shine.

PLANT SALE KILLEN: 214 MERAKI WAY FRI./SAT. 7AM-NOON *Locally Grown* Herbs, Perennials, Natives, Shrubs, Houseplants

FLORENCE SHE SHED SALE, 2216 Co. Rd. 61, (back of the house) Sat., 7 am-until? Household items



RUSSELLVILLE: 860 CO. RD. 33
Thurs. 8AM-4PM, Fri. 8AM-4PM, Sat. 8AM-4PM,

Directions: Coming from Hwy 72 or Hwy 24 go to 247 by the 14 mile marker there is Shirlgley Church and follow the signs.

Furniture: •Brass bed •2 Couches + Loveseat •Hide-a-Bed, •Tables •Bdrm. sets full and queen

Kitchen Items: •Dishes •Cookware •Utensils •Canning Jars etc.

Tools: •Wrenches •Sockets •Screwdrivers + many more! Men and Women clothes and shoes, linens, nick knacks, jewelry, pictures with lots of items that must go!!!

FLORENCE YARD SALE, 315 Richards ST., Sat., 7 am-until? Baby items, Furniture, Kid's & Adult clothing, Household items and more! Huge Selection!

FLORENCE YARD SALE, 1566 Sherrod Ave., (Corner of Sherrod & Garfield) Sat. 7 am-until? Dining room furniture, computer, baby items, housewares and more!

KILLEN BIG YARD SALE, 6614 Co Rd 36, Fri. & Sat. 7 am-until? Clothes, Shoes, Purses, Tools, Furniture and much more!

BLOCK YARD SALE 3 FAMILIES FRI., JULY 31, 1 Family SAT, AUG. 1, 3 Families Go north on Cloverdale Road 2 mi. past Underwood. Turn left onto Co. Rd 9. Turn left at first road. (C.R. 41). Toys, Glassware, Lots of Misc. Items. Map Id #3710

WE BUY WORKING AND Non-Working appliances at Bernie's Used Appliances, 4306 Huntsville Road, Florence, AL 256-767-0909.

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1998 HARLEY SPORTSER 1200, 8,900 miles, new tires, runs good, \$3,000. 205-835-8963. Falkville area.


AS IS: Sea Nymph 14' boat. Aluminum deep V hull with 70hp johnson motor. Been sitting on trailer. \$500. No seats. 256-436-6614.

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Happy Birthday!

Florence Native
Nancy Killen Morris
born August 4, 1930






In Memory of Dr. Faizullah Syed

The Physicians at Shoals Primary Care are committed to caring for Dr. Syed's patients during this difficult time. They will honor him and his legacy by treating his patients with the same care and compassion that he demonstrated daily.

His kindness, generosity and high level of care to all people will live on through SPC. It would be his wish that the clinic he built would thrive and represent the person he was.

Thank you in advance to all of his patients for their unwavering support.



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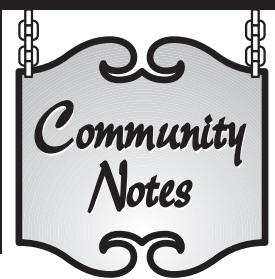
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Community Notes

COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge AS SPACE IS AVAILABLE in the Courier Journal. . Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue.

- Email to editor@courierjournal.net;
- Look for "Submit News" on our website at www.courierjournal.net.
- Fax to 256-760-9618;
- Mail to 219 W. Tennessee St, Florence, AL 35630; or
- Bring in person.

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

The Club is closed for activities. However, curbside meal pick up is Monday-Friday. Call 8:30-10:30am for meal. Pick up between 10:30-11:30am.

Donations accepted, but not expected. 256-760-6665.

Rickwood Road in Florence will be closed to traffic from the Railroad Tracks to Chisholm Road beginning Tuesday, July 14, until further notice.

The 16th Annual Swampers 5K and 1 mile walk/run is scheduled August 1. This race is sponsored by Shoals Civic League and is the largest event of its kind in the Shoals area with over 800 applicants last year. The August race will follow all guidelines as in the past years, with packet pickup and finish line at Muscle Shoals Middle School. To register for the race at reduced rates, go to swampers5k.com

The Bertha (Ma) Killen Reunion will be Sunday, August 2, at Green's Chapel Park. We will eat at 12:30. Bring food and drinks and enjoy the fun. All Family welcome.

Due to the continuing developments related to the coronavirus and with the health of our inductees, honorees, staff and general public our top priority, the Alabama Sports Hall of Fame's 52nd Annual Induction Banquet & Ceremony on August 1. will be a virtual event.

The ASHOF has worked out an agreement with WOTM-TV to broadcast the induction ceremony on the WOTM channel throughout Alabama, and online at ashof.org and wotm.tv. The show will air August 1 at 6:30pm. CDT. The ASHOF Induction Ceremony emcee Ryan Brown will serve as host of the broadcast.

For more information regarding the ASHOF ceremony, please visit our website at www.ashof.org, our social media channels, or call 205-323-6665.

in the back of the church. Please join us for an exciting, in-depth study of the book of John. The registration fee is \$35 for adults (scholarships available) and \$10 for children (infants-12th grade). Classes begin August 26 and will be online until further notice.

If you prefer, you can register on-line at <http://florenceal.cbsclass.org/>

Benefit Singing for Ms. Janice Cody hosted by Meet Jesus at the Crossroads Church, corner of County Roads 7 and 8 in Florence on August 8 beginning at 6pm with Joyful Noise and One Voice. We will be taking up nonperishable items also feel free to come out and join us.

See NOTES... page 35

NOW ENROLLING

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- Life-Long Resident of Muscle Shoals
- 1982 Graduate of Muscle Shoals High School
- University of North Alabama Graduate
- Board Member of Northwest Alabama Cerebral Palsy Center
- Employed at Greenway Chevrolet
- Over 20 Years Experience in the Financial Industry

- Active Parent in the Muscle Shoals City School System
- Believes in Traditional Christian Family Values
- Married to Kristi Nix Sockwell
- 3 Children - Trey -2014 graduate of Muscle Shoals High School. Jay and Lauren - 3rd grade McBride Elementary School

Re-Elect Ken Sockwell - Muscle Shoals City Council - Place 4

August 25

Paid Political Advertisement by the Committee to Elect Ken Sockwell, P.O. Box 2278 Muscle Shoals 35662

Shorts...

Keller Home Care Listed

Continued from Page 2

serve the residents of Red Bay and the surrounding region with quality healthcare at their place of residence.

COVID Funds Are Awarded

FLORENCE – United Way of Northwest Alabama recently invited distressed nonprofit organizations to submit applications to receive up to \$2500 in funding from the Northwest Alabama COVID-19 Emergency Fund.

United Way received 22 applications with \$73,616.71 in requests. A committee was established and assigned the task of reviewing the applications and the agencies' financial information. The committee then convened to discuss each application and make the funding decisions.

United Way of Northwest Alabama was able to distribute \$20,000 in funding from the COVID-19 Emergency Fund to support the following agencies:

1. Alabama Foster and Adoptive Parent Association
2. Attention Homes of Northwest Alabama
3. Cramer Children's Center
4. The Healing Place
5. Safeplace
6. Shoals CASA
7. Shoals Community Clinic
8. YMCA of the Shoals

Each of these agencies has continued to provide direct services to those in our community throughout the pandemic. All eight agencies received the maximum funding of \$2,500.

United Way of Northwest Alabama hopes to provide additional funding opportunities during this difficult time with funds raised through the Northwest Alabama COVID-19 Emergency Fund. To contribute to that fund, please visit www.uwnwal.org or mail a check to Attention COVID, PO Box 1228, Florence, AL 35631.

For questions regarding the distressed nonprofit agency grant or the Northwest Alabama COVID-19 Emergency Fund, please contact Jennifer McNulty, CEO at 256-764-5892 or by emailing ceo@uwshoals.org.

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VACUUM CLEANER REPAIR, MOST makes & models. Free estimates. Ken's Sewing & Vacuum Center, 256-381-0161.

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TWO CEMETERY PLOTS, TRICITIES MEMORIAL GARDENS, Good Shepherd I section, \$2,800 for both. Call 256-483-9863

NISSAN: FRONTIER, 2018, \$17,500 firm, base model, 3,000 miles, excellent condition, Call 256-603-8014 (no text messages) Huntsville

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CAMPER, 2005 KEYSTONE OUTBACK, 23' - slideout makes it 30' NEW TIRES + BATTERY. Ready to go camping! \$7,000. 256-565-7549.

2013 HARLEY-DAVIDSON TRIKE, Excellent Condition, low mileage, black, many extras, \$17,000, 256-702-1427 leave message. Florence

2 BURIAL LOTS AT Tri City Memorial - Garden of Good Shepherd, lot 41 A and B, upright section, \$1,900/both firm. 662-255-1154.

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LINCOLN: MKZ, 2012 \$6,900, loaded, tuxedo black metallic, leather seats, moon roof, new tires, one owner, 151K miles, List New \$37,125, 256-767-4949

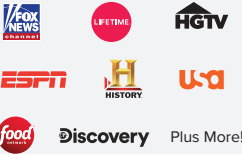


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Qualification: Advertised price requires credit qualification and 24-month commitment. Upfront activation and/or receiver upgrade fees may apply based on credit qualification. **Offer ends 9/30/20. 2-year commitment:** Early termination fee of \$20/mo. remaining applies if you cancel early. **Included in 2-year price guarantee at \$59.99 advertised price:** America's Top 120 programming package, local channels, HD service fees, and Hopper Duo Smart DVR for 1 TV. **Included in 2-year price guarantee for additional cost:** Programming package upgrades (\$74.99 for AT120+, \$84.99 for AT200, \$94.99 for AT250), monthly fees for upgraded or additional receivers (\$5-\$7 per additional TV, receivers with additional functionality may be \$10-\$15). **Regional Sports:** RSN surcharge up to \$3/mo. applies to AT120+ and higher packages and varies based on location. **NOT included in 2-year price guarantee or advertised price (and subject to change):** Taxes & surcharges, add-on programming (including premium channels), DISH Protect, and transactional fees. **Remote:** The DISH Voice Remote with Google Assistant requires internet-connected Hopper, Joey, or Wally device. Customer must press Voice Remote button to activate feature. Google Assistant Smart Home features require Google account and compatible devices. Google is a trademark of Google LLC. **Other:** All packages, programming, features, and functionality and all prices and fees not included in price guarantee are subject to change without notice. After 6 mos., if selected, you will be billed \$9.99/mo. for DISH Protect Silver unless you call to cancel. After 2 years, then-current everyday prices for all services apply. For business customers, additional monthly fees may apply. Free standard professional installation only. **Google Nest Hello doorbell offer:** Available while supplies last. Offer valid through 9/30/20. Requires internet-connected Hopper. Customer must press Voice Remote button to activate feature. Google Assistant Smart Home features require Google account and compatible devices. Google and the Google Nest Hello video doorbell are trademarks of Google LLC. The Google Nest Hello video doorbell requires a Wi-Fi network, a nearby electrical socket and a compatible (Android/iOS) mobile device. Some features, including mobile alerts, remote control, video streaming, video recording, remote control and custom schedules, require the Nest app, working internet and Wi-Fi, and Nest Connect or Nest Guard

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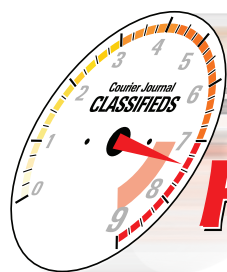
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COLEMAN 6 PERSON TENT. Perfect condition 8' x 12'. \$90. 256-710-1203 Pictures available on phone

357990-1



Classifieds



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Online

ONLINE – at our Website...
Go to **www.courierjournal.net** and click **"Place a Classified"**

Phone

PHONE – 8AM-5PM Mon-Fri
Charge to Credit/Debit Card by calling **256-764-4268**

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FAX – 24 HRS - Charge to Credit / Debit Card by faxing an ad to **256-760-9618**. Include exp. date. List how many weeks the ad is to run.

Mail

MAIL – Mail your written ad to address at right. Include your phone number. We will call to finalize your ad. List how many weeks the ad is to run.

Office

OFFICE – Drop by our office at your convenience 8-5 Monday-Friday and write/submit it there.

• **Private Party Rate** **3 LINES for 1 item** Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits.....

• **Commercial Rate** **4 LINES** Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.50 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50.....

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\$4⁵⁰ Week

\$7⁰⁰ Week

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\$12⁵⁰ Week

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*one line is approx. 30 characters

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Address		
City	State	Phone

➔ **HOW MANY WEEKS?** Multiply the number of weeks - X - the cost of the ad.....

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Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting

Questions? Call our office at 256-764-4268.

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DEADLINE: Friday 5pm

NW-SCC...

Continued from Page 1

instruction online. The majority of classes offered on campus will utilize a distance learning model or hybrid model.

"Unfortunately, COVID-19 has caused educational institutions across our country to evaluate and adjust how instruction is delivered on college campuses. We are continuing to build on what we have learned. Our students and faculty have done a tremendous job of adapting to these difficult circumstances. We continue to focus on the two primary objectives: keeping our students, faculty, and staff as safe as possible and offering delivery methods that meet the unique situations of all of our students."

If face-to-face instruction must occur on campus, students will be required to comply with the College's COVID-19 protocols for social distancing, face coverings, and additional sanitation measures. Students will also be required to complete a

COVID-19 online waiver before coming to class.

Classrooms for the Phil Campbell and Shoals campuses will be rearranged to meet social distancing guidelines. As part of the NW-SCC COVID-19 plan, face coverings have been purchased for employees and students and sanitization and social distancing signage has been placed on both campuses. Sanitation and cleaning protocols for both campuses have been established as part of the plan.

Students planning to attend either campus or take online courses this fall may register in a virtual format. For more information on registering for fall semester, please visit www.nwsc.edu/2020-summerfall-registration.

"We know how difficult this time has been for everyone in our community," stated Colagross. "We want to be as supportive as possible for our community, returning students, and new students. We want to encourage and work with everyone who wants to continue their education."

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8:00am - 5:00pm

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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to 72,703 Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

EDITORIAL POLICY: Your Courier Journal accepts a variety of news releases, photos, stories, Letters to the Editor and upcoming community, church or civic events for publication as space permits. Please submit all materials in written form to:

219 W. Tennessee St.

Florence, AL 35630

or email to:

editor@courierjournal.net

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Barnes Health Care Pharmacy

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361247-1

DEADLINES: Issues Published Every Wednesday
INSERTS - 5 pm Thursday
DISPLAY ADS - 5 pm Thursday
CLASSIFIED ADS - 5 pm Friday unless otherwise specified

Howell Bigham

Chaplain,
Community Education
Specialist



Rocks

Rocks. When we think of rocks we normally think of a balled mass of minerals formed from the earth's surface. Across the globe there are rocks that actually have been named. Consider *Plymouth Rock*, the assumed spot where William Bradford and the Pilgrims stepped off the Mayflower. Then there is *The Rock of Gibraltar* or *The Rock*. Lookout Mountain, Georgia is home to *Rock City*, a tourist attraction in the South. Among the varied uses of rocks is their ability to provide a firm foundation for a structure. Jesus made this point in Matthew 7:25.

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Colbert County Student Receives Honors

Lyndsey Joiner recently graduated Colbert County High School On July 2nd, 2020 with an honors diploma. She was a representative of the Mister Miss CCHS court, Member of the National Honor Society, and National Society of High School Scholars. Lyndsey represented Colbert County at the American Legion Girls State, where she was elected as chaplain. While in high school Lyndsey received the platinum work keys score. **Lyndsey has been awarded the following scholarships:** University of North Alabama Leadership Scholarship, University of North Alabama Vanguard Scholarship, Tennessee Valley Scholars Program Scholarship, Delaney Family Endowed Scholarship, Ozzie Newsome Scholarship Presented by Delta Sigma Theta Sorority Alum, and the United Methodist Children Home Knabe Scholarship and housing. Due to Covid-19 Awards Day at CCHS was canceled – Lyndsey’s family would like to honor her accomplishments and extend congratulations to her on a job well done. Best wishes to her on her career plans to become a special education teacher.



361781-1

Shoals Primary Care
welcomes

Dr. Zaman Shah
to the practice
in Sheffield



Board certified in Internal Medicine, Dr. Shah is an exceptional physician and a close family member of Dr. Syed.

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Or email: mkelley@lcnh.org

NO walk-ins at this time due to the pandemic

2019 County Road 394, Killen

Located in Greenhill off Hwy 43 N (turn by Fuel Co onto County Road 394)

361273-1

Automotive Technician

(Mechanic) Full-Time OR Part-Time

Requirements:

Must have your own tools. Previous experience of two years or more in the field is required. Must be able to stand for long periods of time in outdoor conditions and lift a minimum of 50lbs safely. Must be self-driven, hard-working, dependable and punctual. Must be willing to submit to drug-screening and have a valid Driver's License. Knowledge of all makes and models including imports and luxury vehicles is highly desirable. Must be willing to work Saturdays.

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359478-1

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360208-1

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- Tree Trimmer and
- Cashier

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Please send resume and/or application to Sheffield Utilities P.O. Box 580 Sheffield, Alabama 35660
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Applications and Job Descriptions can be downloaded from our website www.sheffieldutilities.org.

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Seat...

Continued from Page 1

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to advocate for effective policies to reduce youth tobacco use at the federal, state and local levels. These policies include ending the sale of all flavored tobacco products including flavored e-cigarettes that are addicting a new generation of kids.

Seat is a returning ambassador. He has helped pass tobacco-free ordinances and laws in Alabama including restricting the use of tobacco in cars with minors. Through his continued work with Smoke-Free Shoals, Seat will further his advocacy

skills and contribute to policy priorities across Alabama and at the national level while assisting his peers to find their voices as advocates.

While the United States has greatly reduced youth smoking, use of e-cigarettes among young people has skyrocketed in recent years. According to the 2019 National Youth Tobacco Survey, from 2017 to 2019 e-cigarette use more than doubled among high school students (to 27.5%) and tripled among middle school students (to 10.5%). More than 5.3 million kids used e-cigarettes

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Winners...

Continued from Page 1

LeRoy “Lee” Franklin Brownell Jr. of Phil Campbell, graduated in 1990 with a Bachelor of Science degree in Education; he also has a Master of Arts in Education in Counseling P-12.

• **Community Service Award: Sonja Redonna Croone of Florence,** graduated in 1998 with a Bachelor of Science degree in Social Work.

• **Educator of the Year Award: Ana Carolina “Carol” Behel of Florence,** graduated in 1993 with a Bachelor of Science degree in Education, German 7-12 and Spanish 7-12.

• **Public Service Award: Casey Jerome Eggleston of Tuscumbia,** graduated in 1997 with a Master of Arts in Education, Counseling P-12.

• **Young Alumni Award: Indigo Jade Shanice Fort of Muscle Shoals,** graduated in 2015 with a Bachelor of Science degree in Sociology and again in 2018 with a Master of Arts degree in Family Studies.

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Zurinsky Has Exciting Ideas for Florence and District 2

I am River Zurinsky and I'm asking for your vote for Florence City Council District 2 in the upcoming August 25th municipal elections. I was born in District 2 at ECM Hospital and I have lived in District 2 all of my life. Deciding to run for Florence City Council at 21 years old was not an easy decision for me to make, but when I saw our current city council deny local charity Room at the Table the right to serve meals to those in need out of their building, I knew it was the right decision for me to run. Room at the Table is currently suing the City of Florence just to try to gain the right to feed those in need. One of my favorite songs is DJ Miller's "Between Sundays" because of this line in the first verse that says, "If you can't feed the hungry, or put a smile on an orphan's face, it don't mean a thing if you know the words to Amazing Grace." If I am elected to the Florence City Council, I want to meet with Room at the Table and negotiate a deal which will allow them to feed the hungry without costing the taxpayers of Florence court costs and legal fees. The same city council that denied Room at the Table a permit, allowed a carnival to keep their permit and set up in the midst of the COVID-19 pandemic. If I get elected to the Florence City Council, I promise to never put profits over people. I will look out for the health and well-being of the people of Florence. I will also make sure the city is spending its money wisely. Recently the current city council unanimously chose to pay internet hackers a \$290,000 ransom after refusing to buy cyber insurance for the city's computer systems. I will immediately introduce legislation to buy cyber insurance for the city. Not long ago, the Times Daily reported that Muscle Shoals provides their police officers with better pay than Florence does. I want to raise the salaries of Florence firefighters and police officers to make sure they are getting paid a fair amount. I also want to add the phrase "In God We Trust" to our fire trucks and police cars.



Additionally, I propose multiple tax-free days for our locally owned businesses in 2021. Getting money back in the hands of local businesses will save jobs and reduce closures in the midst of the COVID-19 pandemic. To attract more tourists to Florence after the pandemic, I would like to build an aquarium here. Not only would an aquarium bring family tourist groups to Florence, it would serve as an educational tool for our local children. The aquarium would have local freshwater fish, but it would also have saltwater fish such as Blue Tangs, Clownfish, Jellyfish, and a Touch-A-Ray Tank. Local hotels and restaurants would gain additional customers from tourists who visit the aquarium, and the aquarium would create jobs.

Another thing I would like to do which would benefit citizens of Florence and attract more tourists is to give McFarland Park some much needed improvements. I would like to use the land the old golf course was located on to build an Amphitheater, Dog Park, Skate Park, Splash Pad, and a Canoe/Kayak storage facility adjacent to Cypress Creek and

the Tennessee River. Several local bands already play in McFarland Park and building an amphitheater there would provide a nicer place for them to play with a seating area for the audience. Over seven years ago (in 2012), I watched a group raise \$900,000 for a city-owned dog park but it was never built. The proposed location for the dog park was part of the old golf course in McFarland Park. I have included a dog park in my plans for the old golf course because there is still great demand for one today. A city-owned dog park would provide a place for dogs to get exercise and play with other dogs. A skate park in McFarland Park would provide teenagers in District 2 and their friends a place to have fun outdoors. A splash pad in McFarland Park would provide residents of District 2 and tourists a place to cool off from the heat during the summer. TVA recently awarded the City of Florence a grant to build a canoe/kayak ramp at the north end of Cypress Creek near Cox Creek Parkway. Building a canoe/kayak storage facility in McFarland Park would provide a place to store canoes and kayaks after floating down Cypress Creek. People on the Tennessee River could dock and store their canoes and kayaks there as well. Improving McFarland Park will attract new business along Hwy 20/ Savannah Hwy in District 2 and will also bring more people to Downtown Florence.

I will immediately introduce legislation to fix the broken pedestrian signals on Court St. The intersections of Alabama St and Court St, and Court St and Dr. Hicks Boulevard have pedestrian signals that are completely burned out. The intersection at College St and Court St has half of its pedestrian signals burned out. The intersections at Court St and Mobile St, Court St and Tombigbee St, and Court St and Tuscaloosa St have pedestrian signals with no buttons to push to activate them. It is only a matter of time until someone gets hurt or killed unless something is done to fix these broken pedestrian signals! I don't want anyone to get hurt because of a problem the current city council ignored or didn't care enough to do anything about. I also propose adding pedestrian signals on Pine St at the intersections of Mobile St and Pine St, Pine St and Tombigbee St, and Pine St and Tuscaloosa St. Adding pedestrian signals at the intersections of Mobile St and Pine St, and Pine St and Tombigbee St will give residents of Courtview Towers peace of mind when crossing Pine St to get to restaurants and other local businesses on Court Street. Adding pedestrian signals to the intersection of Pine St and Tuscaloosa St will enable UNA students to walk down Pine St to Downtown without having to worry if it is safe to cross or not.

I am asking for your vote for Florence City Council District 2 on August 25th so that I can put all of these ideas into motion. I have set up an e-mail address electriverzurinsky@yahoo.com and I am on Instagram @riverzurinskystar where I hold live campaign broadcasts on Fridays at 6:30 PM. Please DM me on Instagram or e-mail me if you have any comments or questions about my campaign/platform.

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Commentary Sessions... Continued from Page 12

campaign. I have seen nothing post-election from Sessions to change that. The fact that Republicans in Alabama are stupid enough to cast Sessions' experience and decorum aside in favor of a side show demonstrates that the 2017 special election with Roy Moore beating Luther Strange in the runoff was not just an aberration. It's Foolishness X2. And don't take this wrong; I like Tommy. He's probably a lot of fun to sit down over a cold iced tea with. He would be fine running for a county position or leading an annual state charity campaign, but as a U.S. Senator? What does he know? What are his positions? He avoided any discussion with the media or Sessions. Oh yeah, he has Trump's back. So did Sessions – over and over. Sessions knows the law. He HAD TO recuse himself from the investigation, because he was closely tied to it. So Tommy has Trump's back. What if Trump loses? The way he runs his mouth lately, that is a very real possibility. First, there is no guarantee that Tuberville will beat Jones. Jones has many millions in out-of state funding and plenty of opportunity to expose some things in Tuberville's closet. Sessions has no secrets to expose and would not lose to Jones. His US citizen/taxpayer first philosophy (what democrats call 'racist') would have coasted to a victory in November. If Tuberville does beat Jones, but the Democrats retake the Senate, and Biden beats Trump, Tuberville is a lost housecat in a hayfield with 99 coyotes. Sessions could have navigated any situation with knowledge and relationships. With Shelby in his 80's the once formidable Alabama senate duo of Sessions and Shelby will have a much less noticeable glimmer much sooner than expected. Apparently, Republicans did not learn anything from the 2017 special-election debacle.

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Letters...

Loyalty Not Reciprocal

Continued from Page 12

supported Trump's agenda with one exception. He recused himself from the Mueller investigation of the Trump campaign's possible involvement in Russia's meddling in the 2016 presidential campaign. The recusal was clearly mandated as a matter of ethics, since Sessions was himself active within the campaign. Since ethics is something that Donald Trump seems poorly schooled in, he was incensed at Sessions' recusal and often and harshly criticized him on Twitter and in many public utterances. Nevertheless, Sessions remained strongly loyal to Trump in other actions and associations.

The latest Trump anti-Sessions initiative was to support Sessions' opponent, the politically inexperienced Tommy Tuberville in Alabama's Republican U.S. Senate primary election and the subsequent runoff. Trump's support of Tuberville in deep red

Alabama was a major factor in Tuberville's win.

Having said all that, I believe the matter can be readily condensed to only seven words:

YOU SCRATCH MY BACK--I STAB YOURS!

John Crowder
Florence

The Business of Dividing

Editor:

When I sat down to write this, I intended to write about Lady Liberty and her departure from the land that took her in. I thought I would expound on the Law of Liberty (James 1:25, James 2:12), as key to maintaining our freedom, the foundation of which is slowly eroding. But, let's be real, most people would just yawn in today's world.

The fact of the matter is our nation is full of violence driven by a hatred of what is good and right. Murder has become commonplace in the larger cities held for decades by leaders that no longer understand or value what this nation was built upon. I thank God this is not the norm in the

state of Alabama, but how long can we hold it off if we are not teaching the next generation the critical fundamentals that hold people together?

Those who want to destroy this nation so they can rule the world and hold ultimate power over all the earth - not just their native land - know this nation must be divided from within in order for them to conquer it. They will use anything and everything at their disposal to divide us.

Our issues have never been about skin color. Partiality has divided this world from the beginning. If it wasn't skin color, it would be something else. Slavery has existed from the beginning of evil men, and it continues today around the world. It is really amazing that the Western World cast it off. Slavery has always been horrific, and the devastation it leaves in its wake is horrific, but the murder of our children is every bit as horrific as slavery.

In order for the citizens of the United States of America to turn the tide of Communism, it will require a change of heart within each individual.

See LETTERS...on Pg 22

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Year/Make/Model	Color	Vin#	Tag#	Tow Date	Location
2006 Buick Lacross	Green	2G4WE587771116171	No Tag	4/8/2020	Natchez Trace
2001 Buick Lesaber	Black/Tan	1G4HP5UK41U152554	Ham2685/MS	3/24/2020	Cave Street
2008 Chevrolet HHR	Blue	3GNCA13BX9S508163	No Tag	12/19/2019	8th Street
2002 Chevrolet Malibu	Black	1G1NE52513M647411	BM0446/IN	5/5/2020	Hwy 72
1992 Chevrolet S-10	Red	1GCCS19R1N8178653	20CT8T6/AL	4/24/2020	Hwy 20
1997 Chevrolet Silverado	Red	2GCEK19R5W1111681	DV91746/AL	2/28/2020	Marthaler Lane
1999 Chevrolet Tahoe	Red	1GNEC13R4XJ300147	33CH256/AL	3/26/2020	Madison Street
2003 Chevrolet Tahoe	Tan	1GNEC13V83J218459	41H580/AL	5/22/2020	Mulberry St
1987 Ford Bronco	Gray	1FMBU12TXHUD28990	20CN796/AL	5/7/2020	Frankfort Rd
2003 Dodge Neon	Black	1BE3S56C04D504045	33CB534/AL	5/11/2020	Underwood Mtn Rd
1998 Ford Escort	Red	1FAFP12P6WW218587	41GZ146/AL	5/4/2020	Hwy 43
2000 Ford Explorer	White	1FMZU62E9YUB6614	KBF272/AL	3/7/2020	County Line Rd
1996 Ford F-150	White	1FTFE14N1TNA07322	20A46C1/AL	3/21/2020	Hwy 72
2003 Ford Ranger	Maroon	1FTYR10U93PA01905	20AC775/AL	5/24/2020	Virginia St
2003 GMC Envoy	Black	1GKDS13135732299059	20CH930/AL	5/7/2020	Hwy 72
1991 GMC Sierra	Red/Silver	1GTDC14K2MZ530207	No Tag	3/19/2020	N.Pike
2000 Honda VTX1100	Black	1HFSC4301YA001625	147236M/AL	3/2/2020	2nd St
2000 Honda CRV	White	JHLRD1864YC024695	9097BB9/AL	5/8/2020	Barnes Lane
2015 Hyundai Sonata	Red	KMHE24L1XGA027234	TSZ195/MS	3/19/2020	Hwy 72
2002 Jeep Liberty	Blue	1J8GK58K63W553953	6675AYS/AL	3/21/2020	Water Lane
2003 Nissan Altima	Green	1N4AL11D13C109059	41GN667/AL	4/10/2020	River Road
1997 Nissan Maxima	White	JN1CA21D1WT509290	41DT400/AL	4/9/2020	CR 23
2005 Nissan Sentra	White	3N1CB51DX5L540815	-----	5/17/2020	Cook Lane
2010 Nissan Versa	Silver	3N1BC1CP5AL389255	6119AV8/AL	4/9/2020	-----
2002 Pontiac Grandam	White	1G2NW52E73C167988	No Tag	4/24/2020	Hatch Blvd
2007 Saturn/Aura	Blue	1G8Z557NX7F212583	41DW2583/AL	3/10/2020	Dickson St
2000 Toyota Celica	Green	JTDDY38T1Y0024474	33CG189/AL	2/27/2020	Hwy 43

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DAVE
Says

by DAVE RAMSEY



PEOPLE NEED TO HEAR
SUCCESS STORIES

Dear Dave,
So many companies and entrepreneurs are hurting right now. With everything that's going on in the world, I find myself ashamed to celebrate business successes. In the past, I've always shared highlights with our customers to show them how amazing they are and how much their support means.

How can I navigate this time without making others feel bad?
Alyssa

Dear Alyssa,
You know, in most cases people who ask this kind of question are already self-aware enough to celebrate their business success with grace and social awareness. You didn't ask how to brag, you asked how you can still celebrate what's going on in your business with your customers.

You're not firing shots at other people when you do something like this with the right heart and an attitude of gratitude and humility. You're not talking about jumping around and yelling about how great you are while saying everyone else is a doofus. All you're doing is letting people know what's working and that you're thankful for it—and them.

People need to hear success stories. They need to hear stories about winning, whether times are good or bad. It might actually inspire and encourage them. It's good news!
—Dave

WORRIED ABOUT
COLLEGE

Dear Dave,
My husband and I are about to start Baby Step 5. We want to save money for college to help our children, but we're a little worried about starting a 529 Plan and being penalized if we pull the money out for trade school or they don't finish their studies. What do you think we should do?

Dani

Dear Dani,
You'd only be taxed on the growth, not what you put into the plan. And you'd be taxed on the growth anyway if you put it into something else, so there's no reason not to go with a 529 Plan.

The truth is a 529 will work for a lot of trade schools. It may not be accepted if they do a straight-up apprenticeship, but it's fine

for a course of study at a vo-tech school.

Now, if you don't use all of what's in your 529 for education, the portion that goes unused will be taxed. You'll want a chunk of cash sitting in your 529, enough to make a difference in their educational goals, but you don't want to overfund it.

—Dave

* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

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Letters...

The Business of Dividing

Continued from Page 18

The willingness to forgive people who lived almost two centuries ago will be key to our escape from the bondage of partiality. Holding the present day authorities who have created our current climate of insanity responsible for what they have done is key to ending the progress of destruction. However, being honest with ourselves about where we come from and making our lives right before our Creator, will lead to a redemption of the grand experiment. If hate wins the day, we all lose.

Jason Howton
Florence

Covid Blame is Misplaced

Editor:

Did Trump make people demonstrate by the thousands, go to beaches and spring break parties by the thousands, or ignore all early warnings of the Covid-19 pandemic?

Everyday CNN and their corrupt dishonest media cohorts blame Trump for 142,000 Covid-19 deaths in the USA. When Trump stopped people coming over from China and other countries early on, the zanies accused him of being ridiculous. That

includes Pelosi, Biden, Schumer, the media and most other Dems. They will never admit how wrong they've been on so many false accusations against Trump.

The hate, spite, and revenge of the left is almost unforgivable.

Paul Sabatino
Florence

See LETTERS...on Pg 34

SIGNS OF THE PAST

FLORENCE SYNODICAL FEMALE COLLEGE (1855-1893)

The Cypress Land Company reserved this block for educational purposes. In 1847 the Florence Female Academy, consisting of two buildings, was established. The Academy was soon in financial trouble. Despite a \$20,000 contribution from the City of Florence, the Academy ceased operation in the early 1850s. At the request of the City, the Academy Board of Trustees turned the land and building over to the Presbyterian Synod of Nashville on November 25, 1854. The Florence Synodical Female College was chartered by the Alabama Legislature in December, 1855 and received its first students that same year. White female applicants were accepted without regard to class or religious denomination, although daughters of Presbyterian clergy received preference. The stated aim of the College was to train young ladies for their proper sphere in the home and drawing room. Dr. William H. Mitchell, Pastor of the First Presbyterian Church in Florence, served as president of the academy until 1871. Five other presidents followed him. The Board of Trustees consisted of fifteen prominent business men. Robert M. Patton, later governor of Alabama, was Chairman of the Board. The education building, facing Wilson Park (then called the Public Walk), consisted of classrooms, offices, and a library. The dormitory faced Seminary Street where the post office is currently located.

(Continued on other slide)

Location: 34.8029°N, 87.6744°W

205 N. Wood Ave. Florence, AL

The Synodical College was very important between 1855 and 1893. It faced Wilson Park and was an imposing three story building. There was an adjoining dormitory which was torn down in 1911 to make way for the present post office. The school continued to be used for various functions until it was demolished in 1972.

~ Courtesy David Curott ~ author of "Signs of the Past" and "More Signs of the Past"

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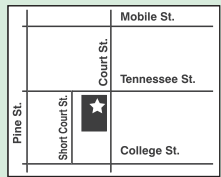
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Guest-Op-Ed

Workers...

Continued from Page 12

high school diploma was 15.3% compared with just 7.4% for college graduates. The unemployment rate for Hispanics was 40% higher than for whites. That gap was 30% for blacks.

Those disparities are likely to remain in the coming months. Recovery from the COVID-19 shutdown could take years. The percentage of working-age people in the labor force -- those working or looking for work -- is still well below what it was before the Great Recession.

To reduce pressure on jobseekers, the Trump administration stopped issuing green cards, which give lifetime work privileges to permanent immigrants, to individuals not already in the United States in April. But until June 22, the president hadn't stopped his administration from processing up to 1 million temporary guest-worker visas that corporations use to hire foreign laborers for at least 7% less pay than Americans.

By suspending these guest-worker programs, President Trump rejected the demands of Big Business and stood up for the forgotten men and women that politicians in both parties have ignored for decades.

The United States hands out 1 million green cards a year. On top of that, every year we admit about 750,000

guest workers who we are told are necessary to do jobs Americans won't. However, that isn't true. These guest workers displace Americans and drive down wages for all workers in those occupations.

In 2019, 188,000 foreign workers came to the United States on H-1B visas -- and mostly took entry-level tech jobs. That same year 98,000 came on H-2B visas to take construction, landscaping, and other manual-labor jobs. An unlimited number can come on H-2A farmworker visas. Almost 150,000 found employment through the OPT program, which allows foreigners who graduate from U.S. colleges stay and work for up to three years.

The influx of foreign labor depresses Americans' wages, according to more than a dozen studies reviewed by the National Academy of Sciences, Engineering, and Medicine. And less-advantaged Americans, particularly minorities, suffer the biggest losses

in earnings because they compete most directly with foreigners.

Even prior to the pandemic, minority communities struggled with higher rates of unemployment. The black jobless rate last year was twice as high as the white unemployment rate in 14 states, according to the Economic Policy Institute.

This chronic joblessness causes poverty, which in turn affects everything from social mobility to the quality of public schools.

President Trump stood up for Black and Hispanic Americans by suspending guest-worker visas.

At a time of record unemployment, there's simply no reason to import guest workers for jobs that Americans are able and willing to do.

Tom Broadwater is president of Americans4Work, a nonpartisan nonprofit that advocates on behalf of American minority, veteran, youth, and disabled workers. This piece originally ran in the Washington Times.



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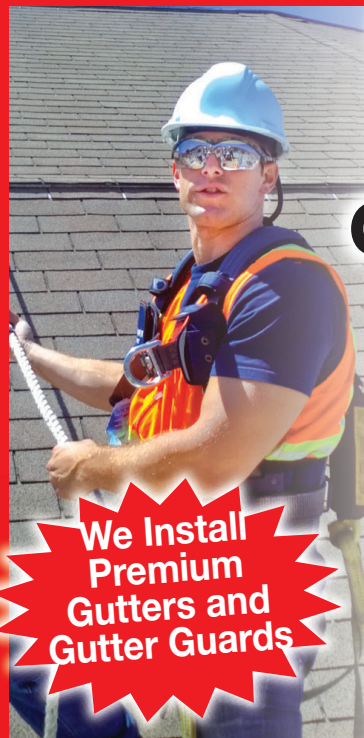
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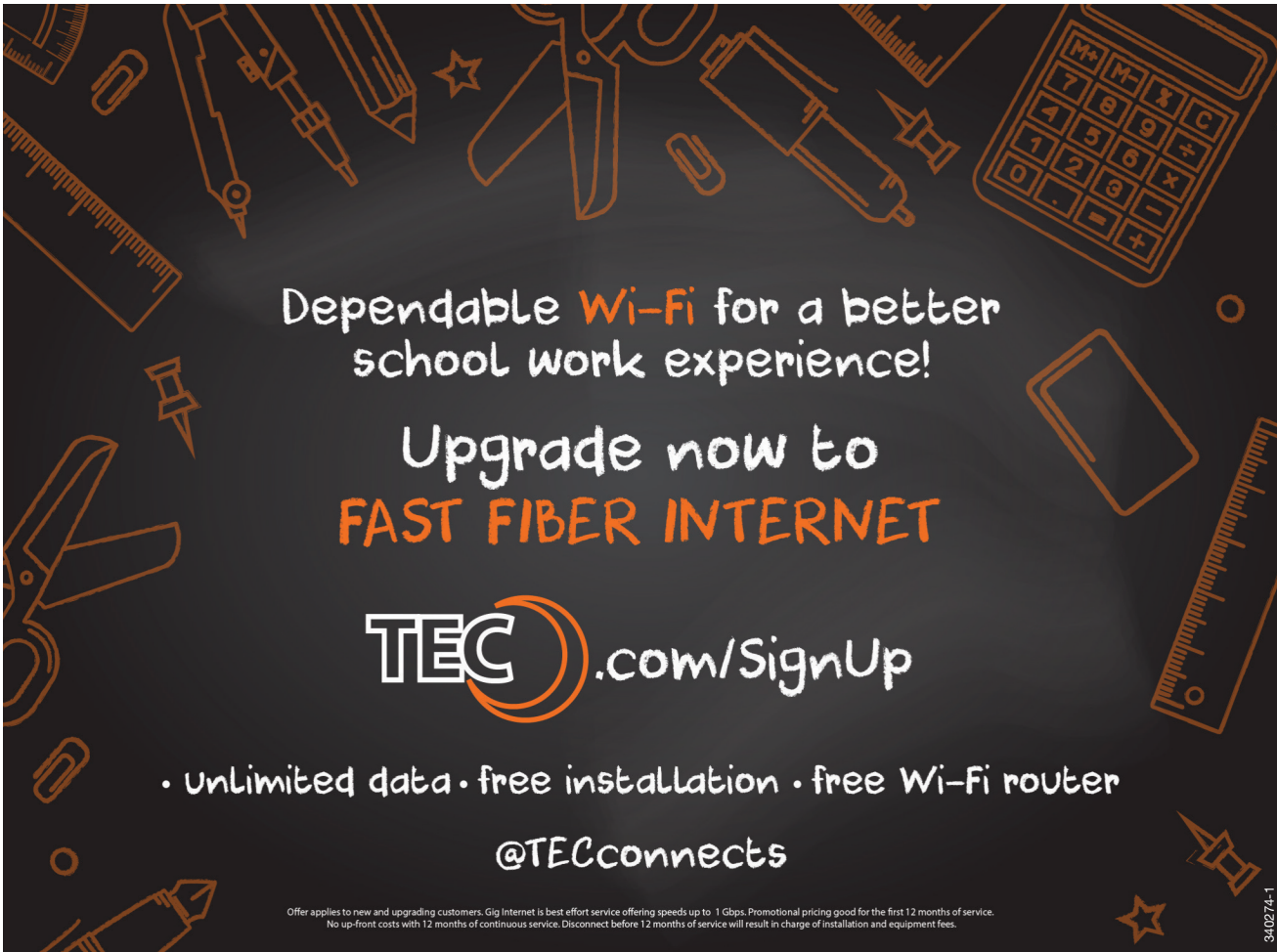
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ON YOUR DEBT

How Does an Alabama Chapter 13 Bankruptcy Plan Work?



B. Grant McNutt
Managing Attorney

Chapter 13 bankruptcy is nationally a less commonly filed form of bankruptcy, and it isn't what most people think about when they hear the word "bankruptcy." Most folks think about Chapter 7 or straight bankruptcy when they hear the word bankruptcy. In Alabama, Chapter 13 bankruptcy is a more popular choice. Nearly 2/3 of bankruptcy filings in Alabama last year were Chapter 13 case. Alabama is one of just 8 states that saw more Chapter 13 filings than Chapter 7 filings in 2019. Other states favoring Chapter 13 during that time are all Southern states:

- Arkansas: 52% Chapter 13
- Georgia: 57% Chapter 13
- Louisiana: 69% Chapter 13
- Mississippi: 53% Chapter 13
- North Carolina: 60% Chapter 13
- South Carolina: 60% Chapter 13
- Tennessee: 58% Chapter 13

Thus far, the 2020 breakdown is similar in these states.

Still, most people seeking solutions to financial difficulties have only a very general understanding of Chapter 13 bankruptcy. While the bankruptcy discharge-elimination of the legal obligation to pay certain debts-is the centerpiece of a Chapter 7 case, Chapter 13 is built around a three to five year repayment plan.

Who Files Chapter 13?

Chapter 13 bankruptcy isn't right for everyone. Some common reasons people choose Chapter 13 over Chapter 7 include:

- The need to manage secured debts, which can't be discharged in Chapter 7 unless the property is surrendered
- Having too much income to qualify for Chapter 7
- Having non-exempt assets they want to keep

Chapter 13 filers don't have to pass a means test like those filing Chapter 7, but there are some limits. First, the Chapter 13 filer must have income that will allow for regular monthly payments to the trustee. There are also limits on the amount of debt that can be included in a Chapter 13 plan. However, the limits are high and aren't an issue for most people considering bankruptcy.

In 2020, the limits are \$419,275 in unsecured debt and \$1,257,850 in secured debt.

The Chapter 13 Repayment Plan

At first glance, it may not be clear how a payment plan helps. Most people at the point of exploring bankruptcy as an option have already juggled payments in every way they could imagine. But, a Chapter 13 plan can offer several advantages, including:

- The opportunity to catch up past-due balances over time without mounting late fees, collection actions, and threats such as repossession and wage garnishment
- Possible adjustments in certain loan balances, such as a reduction in the outstanding balance on certain car loans and other secured loans
- Adjustments to high interest rates (oftentimes well over 20%) to very reasonable rates (5% to 6.5%) saving \$1000's of dollars over the life of the loan
- Paying only a pro-rata amount of your unsecured debt resulting in possible discharge of a portion of unsecured debt on completion of the plan.

Here's how it works:

A proposed plan is filed with the bankruptcy petition or within 14 days of filing. The plan

must generally be for three years for below-median earners and five years for above-median earners, though there are a few possible exceptions.

The plan sets forth what the petitioner will pay to each creditor across the life of the plan, and what the fixed monthly payment to the trustee for distribution to creditors will be. Debt falls into three categories, and each is treated a bit differently:

- Priority debt, such as most types of tax debt and back child support: must be paid in full through the plan
- Secured debt: at least the value of the asset serving as security must be paid back through the plan, and in some cases the full outstanding balance on the loan, but with lower interest rates, if the bankruptcy filer wants to keep the property
- Unsecured, non-priority debt: depending on the debtor's disposable income, may be paid in full, in part, or not at all

The bankruptcy attorney's fees are often built into the plan, and the bankruptcy trustee is paid on a percentage basis.

Creditors and the bankruptcy trustee will have an opportunity to object to the plan. Some possible reasons for objection include:

- The trustee or a creditor disagrees with the value the petitioner has assigned property that serves as collateral on a secured loan
- The plan proposes to pay less than 100% of unsecured debt, but not all disposable income is committed to the plan
- The trustee or a creditor disagrees with the classification of a debt
- Unsecured creditors will not receive at least as much as they would have in a Chapter 7 case
- The plan appears to be unsustainable due to insufficient income.

The trustee may object to plan confirmation for administrative reasons, as well. For instance, if the petitioner hasn't provided adequate income documentation, the trustee may be unable to evaluate the plan.

Protecting Against Objections

Of course, the better prepared you are, the less likely it is that a creditor or the bankruptcy trustee will raise a successful objection to your plan. That means providing complete and accurate documentation to your attorney and the bankruptcy trustee, not attempting to hide anything, and working with your bankruptcy lawyer to ensure that the plan fulfills all of your obligations.

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The attorneys at Bond & Botes have decades of experience helping people in Alabama, Mississippi and Tennessee navigate the U.S. Bankruptcy Courts. To learn more about how we may be able to help you take control of your debt and build a better financial future, schedule your free consultation right now with one of the experienced bankruptcy attorneys at Bond & Botes. We can answer all your questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping law suits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!

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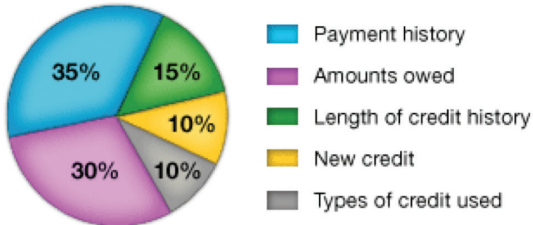


Credit Scores

Over the past few years, I've spent a considerable amount of time researching credit scores and factors that have the largest impact on them.

Thanks to websites like myfico.com and creditkarma.com, as well as multiple blogs on the subject, there is a lot of information out there.

First, it is important to understand how your score is calculated:



As you can see from the chart I found on myfico.com, the amount you owe and your payment history impact your score by 65%. Of the amount you owe, revolving credit (such as credit cards) can have a huge impact on your score. For example, if you carry high balances on your credit cards and the amount you owe is close to the credit available to you, it can have a negative impact.

You can improve your score very quickly by paying down the amount of credit card balances that you owe. While you might think that paying them completely off would have the biggest impact and make your score the highest, that may not always be the case.

There are multiple opinions out there that your credit score may actually be the highest if your balance to available credit ratio is in the 8-10% range. This may indicate that you are not living above your means and that you use your credit responsibly. Your credit score could vastly improve if you paid your balances down below 50% of your available credit, and even more so if you paid your credit card balances down below 33% of your available credit. Several of the "experts" agree that the 8-10% balance to available credit ratio might be the sweet spot in regards to revolving credit for a maximum credit rating.

Why is this important? The better your credit, the better interest rate you will qualify for on a mortgage. For example, you could take a look at your credit now to see if there are ways you could improve your score to above 740 or 780, which might save you .125 or better on a mortgage interest rate, which would save you thousands of dollars in interest over time.

Many of these websites have what they call score simulators, where you can actually see what your score would be if you took certain actions such as paying down credit card balances as we discussed above. Check it out! -mr

Please feel free to send your questions. Rest assured I will only use your first name when I answer your questions. Email to: questions@mikerandallhomes.com or mail to:

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DOWNTOWN FLORENCE APT.: TOMBIGBEE Court Apts. 2 bdrm., 1 ba, Multi-level style with balcony, pet friendly with breed restrictions, security gate, \$625 rent with Water Inc. \$300 Deposit. 256-764-3137.

OWNER FINANCING: 3 BDRM, 2 ba. and 2 bdrm, 1ba. Colbert Heights, Tusculumbia. 256-383-5996 or 256-263-8716.

FLORENCE APT FOR RENT: 800 Sannoner Avenue 1 bdrm., 1 ba., \$350 Plus \$25/Water, \$300 Deposit. 256-764-3137.

TUSCUMBIA: 303 GANN BLVD 6000 sf building for lease. office, docking bay, 220 service and bathroom with 16' ceilings in warehouse located in small industrial part. \$1,300/mo. First and last required to move in. Henry Heredia. 909-744-7354 - call or text

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FLORENCE APT. FOR RENT: 1801 Norris Avenue 2 bdrm., 1 ba., \$400 Rent, \$300 Deposit. 256-764-3137.

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Census...

Continued from Page 12



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Monday,
August 10
5-7pm
Three

consecutive Monday evenings from 5-7pm, people will be offering curbside help for residents to fill out the census survey. It will only take a few minutes, and all you need is your address. The Kona Ice truck will be there to offer a cool treat for you and the kids.

The event will be a DRIVE-THRU event. Please maintain social distancing and masks are required.

The survey will determine the next ten years of federal and state funding.

Florence families have more at stake than ever before. Get Counted Online now at www.2020census.gov.

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Courier Journal
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The animals you see here are currently in local animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.



This handsome German Shepard mix is large in size and heart. **QUINN** is black with tan markings. Quinn is playful and loves to show off how handsome he is. This young boy is looking for his forever home. **THE ADOPTION FEE IS \$85** and includes heartworm test, current vaccines, spay/neuter and microchip. Adoptions are by appointment only. Please contact Florence Lauderdale animal services at 256-760-6676.



Hi there! I'm **GUMBO** and I'm your new best friend. I'm a male lab mix who was born February, 2020. I'm still a puppy and have lots of puppy energy. I'm with a very nice foster family but I would love a family to call my own. I would love some children to play with me. I'm neutered and up to date on my vetting. I'm still working on my potty skills because I still have an accident. I will get it right however. I will need a fenced in yard to keep me safe as I play with my new family. If you're interested in giving me a loving forever family, please email PAWS at shoalspaws@gmail.com

BENTLEY is a gorgeous big GIRL. She is already SPAYED, litter box trained and good with other cats. Please come adopt Bentley! **\$25 ADOPTION FEE** includes vaccinations & mandatory spay/neuter surgery. If you can't adopt please sponsor or volunteer. 10am-12pm & 1:30-5pm. Colbert County Animal Shelter - 5010 Missouri St, Tusculmbia AL. Call 256-381-4073.





This **SWEET KITTEN** is about 6-7 weeks old. She is very loving! If you are interested in meeting her, text or leave a voicemail for Bessie at Mikey's fund at 205-535-0555!

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Medicare over the phone is dangerous if you don't know who you are dealing with... so we encourage **LOCAL** people to deal with **LOCAL** people, especially when taking care of services over the phone.



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Hope Stamps Buttrum | Anah Fowler | Lee Fowler | Ikey Fowler
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Relief Valve – Thank you

These day are like living in a pressure cooker. So much emotion, so much togetherness and separation. I wrote the words that follow months ago, but I ask now because in these intense times I wonder: How are you treating your mama?

Are you taking her for granted? Are you expecting her to do for you? Is she supposed to clean your shower and clothes and listen to your problems? Yes, she is supposed to care for you and she doesn’t mind, but how many times should she do these things without a thank you?

When was the last time that you thanked your mom? Have you massaged her neck, or rubbed her feet? Have you sent her a card or said something sweet? When was the last time that you kissed her cheek?

What has she been through? Are you the only one who has experienced hardship? My mom raised four children of her own and she raised four others (over two generations) who were not hers. Her caring and stature were strong, but I never thought of it when I was in her home. My mom took abuse and held our family together. I am sorry that I did not thank my mother enough for keeping us going. I have been thankful plenty of times since she has been gone. My mom, like most moms, taught me things that would make my life more positive, prosperous and peaceful. She showed me what good looked like. I didn’t really thank her for her practical teaching. She constantly echoed three life ideas:

1) Respect yourself – My mom went to school for the first time when she was seven years old. By the second week, she was in third grade. In eighth grade, she played on the high school basketball team. She taught us to do what she did - play up whenever possible. Expect challenges and don’t

expect anybody to give you anything. Set your bar high. She encouraged us to work hard and to give no cause for anyone to look down us.

2) See the good in others – Treat others well. Don’t be about yourself. Don’t be haughty,

she’d say. There’s no reason to be. God gave you what you have. Don’t put yourself first. Then she showed us – she got up first. She cooked. She cleaned. She ate the wings. We were more important than she was. She was always looking to see what she could do for us and for others to make our way better.

3) God is in every day. On those bad childhood nights, we would hear her say,

“Tomorrow is another day.” She expected God to help us through the nights and the next day. And He did. On one of those tomorrows, our lives did changed. During her decline, my mom prayed, “Give us this day.” I now understand that mom gave her days to God so that she could make it through the nights. (Oh, if the world would do this.)

What has your mama taught you? Have you honored, as in obeyed, that teaching? Have you thanked her lately? Ever? Doesn’t she deserve a thank you? Some of you will say that you will thank her as soon as she does something for you. I am sorry about your situation. But also, there’s today – this moment. Don’t waste it.

If the pandemic has shown us anything, it’s the fragileness of life. So, love right away. Pray hard. “Give us this day” to live as righteously as we have been taught and to be humbly thankful to the ones who taught us. What has she done for you today? Say it. Say, “Thank you,” it may relieve some of the pressure.

Email comments or suggestions to CatnKids1@gmail.com

BUICK: LUCERNE CXL, 2008
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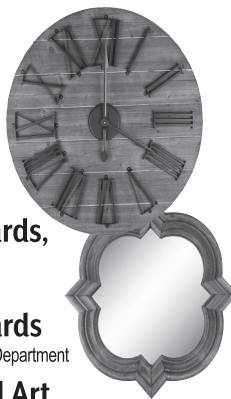


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CLASSIFIED FORM ON PAGE 6

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\$5 Donation...

Continued from Page 12

"We're honored to give back to an organization that gives so much to our community," said Debbie Martin, local McDonald's owner-operator for restaurants in Colbert County and Russellville. "The Ronald McDonald House of Alabama is devoted to keeping families close. Through the pandemic, we're here to ensure they have the funds they need."

Along with its beverage partner, the Coca-Cola Company, local McDonald's owner-operators launched Sleeves for Support. Starting July 27, participating McDonald's restaurants across North Alabama, Chattanooga, Nashville, and Bowling Green will sell custom-designed sleeves to hold 30-ounce drink cups. Customers can join the cause by visiting any of the 230 participating McDonald's locations and purchasing a sleeve for only \$5 while supplies last.

"Ronald McDonald House Charities of Alabama has stayed open to continue serving families during the pandemic. This means we need donations now more than ever," said Ronald McDonald House Charities of Alabama CEO Katherine Estes Billmeier. "We can always count on the tremendous support of our local McDonald's owner-operators and our amazing community to step up when we need it the most."

Priceless moments are made possible with the help of McDonald's customers when they choose to buy a sleeve and keep families together when they need each other most. Even the smallest donations can make such a big difference to families spending time together in a Ronald McDonald House.

McDonald's has supported RMHC programs around the world for over 45

years by facilitating fundraising in restaurants, donating resources, and volunteering with local chapters. Donate online at <https://www.rmhca.org/how-can-you-help/donate/>.

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Medicare Minute

"4 Parts of Medicare"

Did you know there were four parts to Medicare not two? Did you know that two of the parts you can get through the federal government but the other two parts, if you choose to take them, must be purchased through private insurance companies? Finally, did you know most people have an option as to whether to sign up for three of the four parts of Medicare? To some these are very simple questions but to others they can be very confusing.

The four parts of Medicare are labeled Part A, Part B, Part C and Part D. Over the next few weeks we will discuss each of the four parts in detail but for today let's simplify things by saying that Part A is your inpatient or hospital care, Part B covers your outpatient services, Part C is called Medicare Advantage and Part D is your prescription drug plan.

The two parts of Medicare that you receive through the federal government are Parts A & B. The two parts that can be purchased through private insurance companies are Parts C & D. So which parts are optional for most people? That would be Parts B, C and D.

It's very important for the Medicare beneficiary to be familiar with each of the four parts of Medicare and what they cover. Here are some ways you can do that. First you can go to Medicare.gov. This is an excellent website that will tell you everything you want to know about Medicare. You can also refer to the "Medicare and You" handbook. Another way to learn about the basics of Medicare is to attend one of the Medicare Education Classes our company conducts. They are free of charge and open to the public. Just contact our office for times and dates. Of course you can also check out the "Medicare Minute" each week in the Courier Journal!!

If you have questions regarding any aspect of Medicare or Medicare health plans feel free call us at Alabama Health Guidance (256-648-5710), stop by our office at 885 Florence Blvd (Four Lane Shopping Center) or email me at ikey@alabamahealthguidance.com. Alabama Health Guidance is

an independent insurance agency and is not affiliated with Medicare or any other government agency.



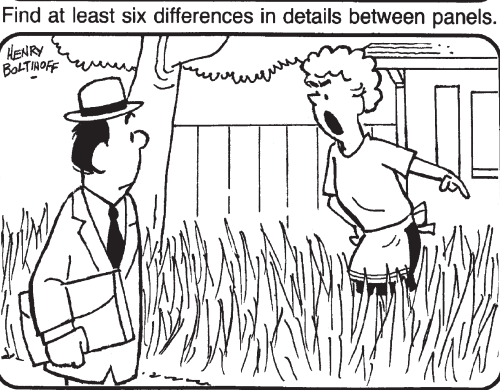
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361241-1

HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.
Differences: 1. Bushes are missing. 2. Apron is different. 3. Earring is missing. 4. Window is smaller. 5. Man's nose is different. 6. Briefcase is larger.

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Letters...

Continued from Page 22

No Religious Freedoms

Editor:

According to a Family Research Council article, in early May, Lt. Colonel David McGraw, a chaplain at the Army Garrison in Stuttgart, Germany, was ordered to halt his open-air Sunday services. The Christian chaplain's offense? Preaching Sunday sermons on his apartment balcony during the virus lockdown. He later learned his commander had a 53-minute phone call with the head of Military Religious Freedom Foundation (MRFF).
In late April, Colonel Moon Kim, stationed at Camp Humphreys in South Korea, learned he would be subject to a review that could harm his career and reputation. The Christian chaplain's offense? He sent an email to a few of his U.S. Army chaplain colleagues, telling them that a Christian e-book he found

online might be helpful as they counsel.
Even the Army's 10th Mountain Division -- renowned for achieving victories in extreme settings -- waved the white flag of surrender over religious freedom. Their chaplain's offense? When Major Scott Ingram said in a Facebook video: "God encourages us not to be dismayed by what we see around us," his superiors removed it at MRFF's bidding.
I want to believe that the leadership in our military services are the best. However, the ability of the MRFF to influence commanders to deny religious freedoms to their chaplains makes me question their understanding of the constitution they are sworn to defend.

Euell White
Major, Army (Retired)
Florence

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QUEEN SIZE MATTRESS ONLY, great shape, Better Homes, \$200. 256-751-1101. After 9AM Danville.

Due to the current situation

Chapel Hill Church Of Christ Will Not Host Its Traditional Summer Gospel Meeting

We hope to be able to welcome you to our services again when they resume.

We would like to leave you with this scripture from I Thessalonians, 5: 16-17

Rejoice always, pray without ceasing

U.S. Hwy. 72 just west of Tuscumbia

Greenhill Water & FPA

35496 County Road 8
Florence, AL 35634

Greenhill Water & FPA will have the following rate increase **beginning July 20, 2020.**

The bills reflecting the new rate will be mailed to customers at the end of August.

Water Rates	
First 2,000 gallons	\$19.23 Minimum
Next 3,000 gallons	\$5.75 per thousand
Next 5,000 gallons	\$5.25 per thousand
All Over 10,000 Gallons	\$4.75 per thousand

Any questions or concerns contact the Greenhill Water Department at **256-757-2863**



Big Star's ad for this week is on page 33

Notes...

Continued from page 4

Motor Coach Tours With The Club (Florence Senior Center). These trips are open to the public. www.GroupTrips.com/TheClub

Pigeon Forge/Smokey Mountain Show Trip, 5 days 4 nights, \$575, November 9-13.

Prices for 2020 are being honored for now on 2021 trips!. Register soon!

Mackinac Island, 7 days 6 nights, \$719, August 15-21, 2021.

Niagara Falls & Toronto, 7 days 6 nights, \$689, June 13-19, 2021.

For more information, call The Club 256-760-6642

The Help Center Food Pantry will be open every 4th Saturday each month to provide food and groceries to local families in need. Drive thru service will be utilized for receiving food and groceries to help protect the volunteer workers and clients. During the weekday hours of operation, the Help Center is allowing one family member per household to enter the building to shop for clothing for children and other family members. That person MUST wear a mask.

Days of regular operation are Monday, Wednesday, Friday 8:30am-noon, and 4th Saturdays 8:30am-noon.

Upcoming Fourth Saturday dates are July 25, August 22, and September 26. The Help Center is located at 621 South Court St, at the corner of Veterans Drive, in Florence.

Ekklesia Ministries Summer Feeding Program for Kids and Teens is underway at various locations throughout the Shoals area. Areas serving food - Oakhill Apartments,

Blake Apartments, Long Lowe Apartments, Manning Homes, Ekklesia Church, Florendale Apartments, Hermitage Knolls, Sheffield Jr. and High Schools, L.E. Willson, Threadgill Health Depart., Colbert County Band, Common Ground, and Community Action Partnership.

At every site the meals will be hot nutritious meals that are packed to GRAB-and-GO. Lunch and snack will be available to children to take with them.

Scam Alert! Florence Utilities received reports of a scam recently. Someone pretending to be with the Florence Utilities may ask for payment through PayPal or bank account information and threaten to cut off service for non-payment. Florence Utilities says it DOES NOT call customers to ask for payment information and WILL NOT come to your house to evaluate an account. If you have any concerns about your utility account, please call Customer Service at 256-760-6512. If you are ever in question about a scam call or someone at your door, call your local Police Department or 911.

LifeSouth Community Blood Centers can now test all eligible blood donors for COVID-19 antibodies.

The antibody test conducted by LifeSouth is authorized for use by the FDA and detects if someone has developed antibodies to COVID-19. A positive test result may indicate past exposure and some immunity to the virus. This antibody test is not a diagnostic test and will not determine if the person currently has the virus.

LifeSouth encourages donors to make an appointment to donate over the coming weeks.

For additional information, call LifeSouth toll-free at 888-795-2707 or visit www.lifesouth.org.

Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Stunned by her behavior, Wyatt scolded Sally for her callous and calculated actions. Ridge's anger toward Bill for causing injury to Steffy became palpable and dangerous. Steffy regained consciousness only to realize how severely she'd been injured. Sally passed out after unveiling her true intentions and feelings to Wyatt. Penny, Flo and Wyatt freaked out when they realized that Sally was having a true medical emergency. Liam rushed to the hospital in time to hear Bill's confession about the accident to Steffy. After covering up to everyone else, Steffy confided to her doctor that she was experiencing agonizing pain. Flo told an anxious Sally that Wyatt would decide what consequences would come from her misdeeds. Katie was in disbelief when Flo and Wyatt revealed to her the truth about Sally. In more pain than she was allowing everyone to see, Steffy returned home from the hospital.

DAYS OF OUR LIVES Rafe questioned Claire about what happened at the church. Bonnie surprised Lucas in bed. Steve and Kayla returned to Salem. Allie delivered the good news to Will and Sonny. Ciara confronted Clyde. Will and Sonny moved forward with their adoption plans. Sami pleaded with Rafe to keep her secret. Eric and Nicole returned from their honeymoon to learn some disturbing news. Nicole exposed Sami's machinations to Allie. Ciara shared a new theory with Rafe about Ben. Meanwhile, the identity of Ben's captor was revealed. Ciara and Claire decided to team up. Allie went into labor. Chad learned that Gabi had been making inroads at DiMera behind his back. Ben's past came back to haunt him. Ciara and Claire came to a stunning revelation. Wait to See: Ben is horrified by what is in store for him. To Sami's dismay, Nicole helps Allie deliver her baby. Gwen and Jake move into the DiMera mansion.

GENERAL HOSPITAL Until production resumes, "GH" is replaying special episodes from years past.

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